

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sharon K Faul  
Debtor

Case No. 19-04173-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 18, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:**

Recip ID	Recipient Name and Address
db	+ Sharon K Faul, 740 High Street, Harrisburg, PA 17113-1718
5252192	+ Dauphin County Tax Claim, 2 South 2nd Street, 1st Floor, PO Box 1295, Harrisburg, PA 17101-2047
5252194	Linebarger Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128
5252196	+ Modern Recovery Solutions, PO Box 500, Newmanstown, PA 17073-0500
5252197	Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5258089	+ Penn Waste Inc, PO Box 3066, York, PA 17402-0066
5252198	Penn Waste c/o M&T Bank, P.O. Box 64910, Baltimore, MD 21264-4910
5252201	+ Suez Water PA, 8189 Adams Dr., Hummelstown, PA 17036-8036
5545030	+ Swatara Township Stormwater Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
5545029	+ Swatara Township Stormwater Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: camanagement@mtb.com	Oct 18 2024 18:39:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
5252190	^ MEBN	Oct 18 2024 18:38:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
5252191	+ EDI: CAPITALONE.COM	Oct 18 2024 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5256113	EDI: CAPITALONE.COM	Oct 18 2024 22:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5274398	+ Email/Text: Bankruptcy@keystonecollects.com	Oct 18 2024 18:39:00	Central Dauphin School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5252193	+ Email/Text: Bankruptcy@keystonecollects.com	Oct 18 2024 18:39:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5252195	Email/Text: camanagement@mtb.com	Oct 18 2024 18:39:00	M & T Bank, One Fountain Pl/3rd Fl, Buffalo, NY 14203
5257525	+ Email/Text: camanagement@mtb.com	Oct 18 2024 18:39:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5252199	^ MEBN	Oct 18 2024 18:37:56	PPL Electric, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
5252200	+ Email/Text: bankruptcy@sw-credit.com	Oct 18 2024 18:39:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5274399	+ Email/Text: Bankruptcy@keystonecollects.com		

District/off: 0314-1  
Date Rcvd: Oct 18, 2024

User: AutoDocke  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

		Oct 18 2024 18:39:00	Swatara Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5252203	Email/Text: bkrcy@ugi.com	Oct 18 2024 18:39:00	UGI, P.O. Box 15523, Wilmington, DE 19886-5523
5265055	Email/Text: bkrcy@ugi.com	Oct 18 2024 18:39:00	UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612
5252204	+ EDI: WFFC2	Oct 18 2024 22:43:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Swatara Township Stormwater Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5252202	##	Swatara Township Authority, P.O. Box 4920, Harrisburg, PA 17111-0920

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
James Randolph Wood	on behalf of Creditor Swatara Township Stormwater Authority jwood@portnoffonline.com jwood@ecf.inforruptcy.com
Robert E Chernicoff	on behalf of Debtor 1 Sharon K Faul rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

**Sharon K Faul**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6384

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04173-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon K Faul

10/18/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**